

DETAILS OF RATE, FEE, AND OTHER COST INFORMATION

As required by law, rates, fees, and other costs of this credit card offer are disclosed here. All account terms are governed by the Credit Card Agreement sent with the card. Account and Agreement terms are not guaranteed for any period of time; all terms, including the APRs and fees, may change in accordance with the Agreement and applicable law. We may change them based on information in your credit report, market conditions, business strategies, or for any reason.

Annual Fee	None.
Annual Percentage Rate (APR) for Purchases	<p>Standard APR:</p> <p>9.99% for Platinum Plus accounts, or</p> <p>15.99% for Preferred accounts.</p> <p>The account you receive is determined based on your creditworthiness.</p> <p>See <i>explanation</i>¹ below for Default APR.</p>
†Other APRs	<p>Cash Advances: 1.9% Introductory APR for Balance Transfers and Cash Advance Checks through your first 12 statement Closing Dates; after that the Standard APR is 9.99% for Platinum Plus accounts, or 15.99% for Preferred accounts. The Introductory APR will end sooner if your payment is late or your account is over the credit limit.</p> <p>See ¹ and ² below for explanation.</p> <p>The Standard APR for Bank and ATM Cash Advances is 19.99% for both Platinum Plus and Preferred accounts.</p> <p>Default APR: Up to 29.99% for all Purchase and Cash Advance balances if late or overlimit for both Platinum Plus and Preferred accounts.</p> <p>See¹ below for explanation.</p>
Grace Period for repayment of balance for Purchases	<p>At least 20 days from the statement Closing Date (provided you fully paid your New Balance Total from the previous statement by its Payment Due Date).</p> <p>See³ below for explanation.</p>
Annual Fee	None.
Method of computing the balance for Purchases	Average Daily Balance (including new transactions).
Transaction fee for purchases	Transaction fee for the purchase of wire transfers, person-to-person money transfers, bets, lottery tickets, casino gaming chips, and money orders, foreign currency and travelers checks from a non-financial institution: 3% of each such purchase (minimum \$10).
Foreign Transactions	Transaction fee for any transaction made in a foreign currency: 3% of the U.S. Dollar amount of each such transaction. This fee will be in addition to any other applicable fee.

Transaction fee for Balance Transfers and Cash Advance Checks: 3% of each such cash advance (minimum \$10, maximum \$75).

Transaction fee for Bank and ATM Cash Advances: 3% of each such cash advance (minimum \$10).

Transaction fee for Overdraft Protection Bank Cash Advances (if enrolled): 3% of each such cash advance (minimum \$10, maximum \$75).

Late-payment fee: Based on your balance as of the day the fee is assessed—\$15 if \$0–\$100; \$29 if between \$100.01 and \$250; \$39 if \$250.01 or over.

Over-the-credit-limit fee: Based on your balance as of the day the fee is assessed—\$15 if \$0–\$500; \$29 if between \$500.01 and \$1,000; \$39 if \$1,000.01 or over.

¹ Each time your minimum payment is late (i.e., not received by 5 p.m., ET, on its Payment Due Date), or the account balance is over the credit limit, we may increase each of your account's Standard APRs up to the Default APR. The Default APR will be applied to all new and outstanding balances.

If your account has balances with different APRs, payments are applied to the balance with the lowest APR before any payments are applied to balances with higher APRs. This means that balances with higher APRs are not reduced until balances with lower APRs have been paid off.

² The Introductory APR is effective upon the opening of your account and does not apply to Purchases, or to Bank and ATM Cash Advances. When the Introductory APR expires, the Standard (non-introductory) APR for your account is applied to new and outstanding balances (consisting of Balance Transfers and Cash Advance Checks). If your payment is late or the account balance is over the credit limit, either the Standard APR or the Default APR will be applied to those balances as of the first day of the billing cycle in which the payment was late or the balance exceeded the credit limit. We reserve the right to change the Standard APRs and the Default APR on your account.

³ The number of days between your statement Closing Date and your Payment Due Date (the grace period) may vary from one Billing Cycle to another.

CONDITIONS

I have read this application and everything I have stated is true. I am at least 18 years of age and either a United States citizen or a permanent resident of the U.S, or I am at least 21 years of age and a permanent resident of Puerto Rico. I authorize FIA Card Services, N.A (hereinafter “you” or “your”) to review my credit and employment histories and any other information in order to approve or decline this application, service my account, and manage your relationship with me. I consent to your sharing of information about me and my account with the organization, if any, endorsing this credit card program. I authorize you to share with others, to the extent permitted by law, such information and your credit experience with me. In addition, I may as a Customer later indicate a preference to exempt my account from some of the information-sharing with other companies (“opt-out”). If I accept or use an account, I do so subject to the terms of this application, the “Details of Rate, Fee, and Other Cost Information” and the Credit Card Agreement as it may be amended; I also agree to pay all charges incurred under such terms. Any changes I make to the terms of this application will have no effect. I understand that based on my creditworthiness my application may be approved for a Preferred account. The APRs and benefits for Preferred accounts differ from Platinum Plus accounts. I accept that on a periodic basis an account may be considered for automatic upgrade at your discretion. I consent to and authorize you, any of your affiliates, or your marketing associates to monitor and/or record any of my phone conversations with any of your representatives.

AM.PL.0906

This information was accurate as of 04/2007 and may have changed. For current information, call toll-free at 1-866-438-6262. TTY users, please call 1-800-833-6262. The Bank of America Privacy Policy is available at www.bankofamerica.com and accompanies the credit card.

BAC.ABP.P2P.#S.0906

This credit card program is issued and administered by FIA Card Services, N.A. Any account opened in response to this application shall be governed by the laws of the State of Delaware. MasterCard is a federally registered service mark of MasterCard International Inc., and is used by the issuer pursuant to license. Platinum Plus is a registered trademark of FIA Card Services, N.A. Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

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T-701057-012307

Platinum AM –Non-Transparent - Jan. '07

For a complete list of conditions and terms please visit <https://www.applyonlinenow.com/USCCapp/Ctl/entry?sc=OAP2>

- Call 1-800-847-7378 to apply by phone. Tell the operator that you want the Goodness Grows in North Carolina Mastercard®. (Please mention priority code **NV8M** when you call to apply.)
- Apply online at: <https://www.applyonlinenow.com/USCCapp/Ctl/entry?sc=OAP2>

Complete Application or Call
Toll-Free
1-866-438-6262
Use Priority Code FAA7XS
When Calling

Priority Code: FAA7XS
TK-534-DB

All purchases made with this
credit card generate funds used
to market North Carolina
agricultural products.
Promotional campaigns are
implemented within the Got to
Be NC program under the
NCDA&CS Marketing
Division.

Got to Be NC Agriculture Platinum Plus® MasterCard® Credit Card



† Please see the reverse side for rate, fee, and other cost information. All terms, including the APRs and fees, are subject to change at any time, for any reason, in accordance with the Credit Card Agreement and applicable law.

FEDERAL LAW REQUIRES US TO COLLECT AND VERIFY YOUR NAME, ADDRESS, SOCIAL SECURITY NUMBER, AND BIRTH DATE.

Print name as it should appear on the card.

Name: _____

Permanent Street Address (No P.O. Box): _____
(We are required to obtain your physical street address)

City, State, Zip: _____

Home Phone #: _____

Business Phone #/ _____
Cell Phone #: _____

Social Security #: _____

Mother's Maiden Name (or Password): _____
(for security purposes)

Birth Date: _____

Monthly Housing Payment: _____

(circle one) ☐ Homeowner ☐ Renter ☐ Other _____

Employer: _____

Position/Years There: _____

Resident Status: U.S. Resident or Permanent Resident? Y ___ N ___

Your Annual Income: _____

Other Income*: _____

Total Household Income*: _____

Source of Other Income*: _____

*Alimony, child support or separate maintenance income need not be revealed if you do not wish it considered as a basis for repayment.

Signature X _____ Date: _____

BY SUBMITTING THIS APPLICATION I AGREE TO THE CONDITIONS, DETAILS OF THE OFFER, AND OTHER ACCOUNT INFORMATION APPEARING WITH THIS APPLICATION AND TO BE BOUND BY EACH OF THE TERMS OF THE CREDIT CARD AGREEMENT, INCLUDING ARBITRATION.

Please mail completed application to: New Account Acceptance Center,
PO BOX 981054, El Paso, TX 79998-9937

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